

Loan Servicing • Specialty Servicing • Default

Phone: 800-931-2424 Fax: 714-282-5775

Notice Date: 11/22/2021

Loan Number: 399314526

WNY Pro Home Improvements, LLC
Michael Thompsett
118 Fargo Ave
Buffalo, NY 14201

Property Address:
118 Fargo Ave
Buffalo, NY 14201

NOTICE OF INTENT

Dear WNY Pro Home Improvements, LLC
Michael Thompsett,

Your Lender(s), **1Sharpe CACA (CSFBMC)**, has/have instructed and authorized FCI Lender Services, Inc. as their Servicing Agent, to prepare and send you this "Notice of Intent" letter to notify and inform you as the Borrower and be hereby advised that the installment(s) of interest and/or principal that became due and payable on and after **09/01/2021** under the Loan Documents has/have not been received by Lender. Borrower's failure to make such required payments constitutes a Default under the Loan Documents. As of the date hereof, a total of **\$9,930.12** is due on the loan.

In order to cure the Default, Borrower must pay to Lender on or before **12/22/2021**, the total amount due above, including any additional monthly payments that come due in, late fees, interest, attorney's fees and costs, and any amounts advanced by Lender under the Loan Documents. In addition, all property taxes and insurance premiums related to the Property must be current at the time the Default is cured.

Lender may accept any partial payment tendered subsequent to the date of this letter without prejudice to Lender's rights to proceed with foreclosure as stated herein.

Please be further advised that the failure to cure the Default may result in the acceleration of the total amount due under the Note and Security Instrument and a foreclosure action on the secured property may commence to satisfy the indebtedness, as well as other remedies available to the Lender.

You have the right to reinstate the loan after acceleration in accordance with the terms of your Loan Documents. You have the right to bring a court action to assert the non-existence of a Default or any other legal defense to Acceleration and Sale.

Information about your account may be reported to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Alternatives to foreclosure may be available. If you are unable to pay the past due amount, your Lender may have loss mitigation programs that might help you resolve your default and keep your home. Please be advised that your Lender may not be required to offer you any loss mitigation programs at this time. We need to talk with you to discuss your options and determine which, if any, of them might be appropriate for your circumstances.



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Notice Date: 11/22/2021

Loan Number: 399314526

To obtain the current amount to be paid to Lender to cure the Default, please contact FCI Lender Services, Inc. during our business hours, 8:00 A.M to 5:00 P.M. Pacific Time, Monday through Friday, at (800) 931-2424, ext. 651.

Lender's notice to Borrower of the Default specified in this letter shall not in any way be deemed to be a waiver or limitation of any other default that may now or hereafter exist under any of the Loan Documents, and Lender specifically reserves the right to declare other and future defaults that may exist from time to time under the Loan Documents.

The toll-free number made available by the United States Department of Housing and Urban Development (HUD) to find a HUD-certified housing counseling agency is (800) 569-4287 or TTY/TDD (800) 877-8339. You may also find useful information on avoiding foreclosure, including an article on "Tips for Avoiding Foreclosure", by visiting the HUD website at https://www.hud.gov/topics/avoiding_foreclosure.

If you have questions about this notification, please call us during our regular business hours and have your loan number ready to help expedite the process. **Please see IMPORTANT DISCLOSURES enclosed.**

Sincerely,

FCI Lender Services, Inc.
Customer Service Department
(800) 931-2424 ext. 651
Monday through Friday, 8:00 a.m. - 5:00 p.m. (PT)
NMLS ID #4920, CA DRE #01022780

IMPORTANT NOTICE: IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.

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IMPORTANT DISCLOSURES

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COLORADO CONSUMERS ONLY: FCI Lender Services, Inc.'s agent in Colorado is located at 1776 S. Jackson Street #900, Denver, CO 80210-3808; PH: (720) 441-0010 option #1.

MASSACHUSETTS CONSUMERS ONLY: NOTICE OF IMPORTANT RIGHTS

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OREGON CONSUMERS ONLY: Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer by calling 800-931-2424 ext. 651 or sending an email to customerservice@myfci.com. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

PENNSYLVANIA CONSUMERS ONLY: The lender retains a security interest in your residential real estate whenever the security interest has not been released.

TEXAS CONSUMERS ONLY: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

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FCI Lender Services, Inc.

Toll Free: (800) 931-2424 Hrs.: Mon-Fri 8:00 a.m. - 5:00 p.m. (PT)
 Website: www.myfcil.com NMLS #4920 DRE #1022780
 PO BOX 27370 Anaheim CA 92809-0112 Fax: (714) 282-2429

Loan Reinstatement Calculation

Company: FCI Lender Services, Inc.
 PO Box 27370
 Anaheim CA 92809-0112
 800-931-2424

Summary:

| | |
|-----------------------|------------|
| Loan Account: | 399314526 |
| Unpaid Installments : | \$7,345.11 |
| Unpaid Interest : | \$2,450.01 |
| Unpaid Late Charges : | \$0.00 |
| Unpaid Charges: | \$135.00 |
| Unpaid Fees: | \$0.00 |
| Others Fees: | \$0.00 |
| Accrued Late Charges: | \$0.00 |
| Reserve Balance: | \$0.00 |

Borrower: WNY Pro Home Improvements, LLC
 Michael Thompsett
 118 Fargo Ave
 Buffalo NY 14201

**To Reinstate as of 11/22/2021,
Please Pay:**

\$9,930.12

| Payment Due Date | Note Rate | Payment Amount | Apply To : | | | | | | Unpaid Int. Balance | Principal Balance |
|------------------|------------|-------------------|---------------|-------------------|---------------|---------------|---------------|---------------|---------------------|-------------------|
| | | | Principal | Interest | Reserve | Impound | Other | Unp. Int | | |
| Balance Forward: | | | | | | | | | \$2,450.01 | \$196,000.00 |
| 09/01/2021 | 14.9900% * | \$2,448.37 | \$0.00 | \$2,448.37 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$2,450.01 | \$196,000.00 |
| 10/01/2021 | 14.9900% * | \$2,448.37 | \$0.00 | \$2,448.37 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$2,450.01 | \$196,000.00 |
| 11/01/2021 | 14.9900% * | \$2,448.37 | \$0.00 | \$2,448.37 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$2,450.01 | \$196,000.00 |
| | | \$7,345.11 | \$0.00 | \$7,345.11 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |

* Using Default Interest Rate

Unpaid Late Charges Apply To:

| Date Due | Date Received | Days Late | Reference | Late Charge Amount | Amount Paid | Late Charge Due |
|----------|---------------|-----------|-----------|--------------------|-------------|-----------------|
| | | | | | | |

Itemization of Unpaid Charges

| Date | Description | Interest Rate | Unpaid Balance | Accrued Interest | Total Due |
|------------|---|---------------|----------------|------------------|-----------------|
| 05/04/2021 | NSF Payment Charge - NSF Payment Charge | 0.000% | \$20.00 | \$0.00 | \$20.00 |
| 06/02/2021 | NSF Payment Charge - NSF Payment Charge | 0.000% | \$20.00 | \$0.00 | \$20.00 |
| 11/22/2021 | Notice of Intent | 0.000% | \$95.00 | \$0.00 | \$95.00 |
| | | | | | \$135.00 |

Property List

118 Fargo Ave, NY, 14201

Itemization of Other Fees

| Description | Amount |
|-------------|--------|
| | |
| | |

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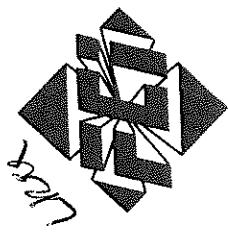
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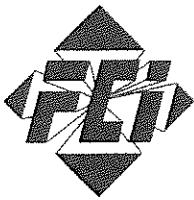
FCI Lender Services, Inc.

P.O. Box 27370

Anaheim Hills ♦ California 92809-0112

WNY Pro Home Improvements, LLC
Michael Thompsett
118 Fargo Ave
Buffalo, NY 14201





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 Michael Thompsett
 118 Fargo Ave
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Michael Thompsett,

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FCI Lender Services, Inc.



Loan Servicing • Specialty Servicing • Default

Phone: 800-931-2424 Fax: 714-282-5775

Notice Date: 11/22/2021

Loan Number: 399314526

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Loan Reinstatement Calculation

Company: FCI Lender Services, Inc.
 PO Box 27370
 Anaheim CA 92809-0112
 800-931-2424

Borrower: WNY Pro Home Improvements, LLC
 Michael Thompsett
 118 Fargo Ave
 Buffalo NY 14201

Summary:

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| Unpaid Interest : | \$2,450.01 |
| Unpaid Late Charges : | \$0.00 |
| Unpaid Charges: | \$135.00 |
| Unpaid Fees: | \$0.00 |
| Others Fees: | \$0.00 |
| Accrued Late Charges: | \$0.00 |
| Reserve Balance: | \$0.00 |

**To Reinstate as of 11/22/2021,
Please Pay:**

\$9,930.12

| Payment Due Date | Note Rate | Payment Amount | Apply To : | | | | | | | Unpaid Int. Balance | Principal Balance |
|-------------------|------------|----------------|---------------|-------------------|---------------|---------------|---------------|---------------|---------------|---------------------|-------------------|
| | | | Principal | Interest | Reserve | Impound | Other | Unp. Int | Acc. Late Chg | | |
| Balance Forward: | | | | | | | | | \$0.00 | \$2,450.01 | \$196,000.00 |
| 09/01/2021 | 14.9900% * | \$2,448.37 | \$0.00 | \$2,448.37 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$2,450.01 | \$196,000.00 |
| 10/01/2021 | 14.9900% * | \$2,448.37 | \$0.00 | \$2,448.37 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$2,450.01 | \$196,000.00 |
| 11/01/2021 | 14.9900% * | \$2,448.37 | \$0.00 | \$2,448.37 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$2,450.01 | \$196,000.00 |
| \$7,345.11 | | | \$0.00 | \$7,345.11 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | | |

* Using Default Interest Rate

Unpaid Late Charges Apply To:

| Date Due | Date Received | Days Late | Reference | Late Charge Amount | Amount Paid | Late Charge Due |
|----------|---------------|-----------|-----------|--------------------|-------------|-----------------|
| | | | | | | |

Itemization of Unpaid Charges

| Date | Description | Interest Rate | Unpaid Balance | Accrued Interest | Total Due |
|------------|---|---------------|----------------|------------------|-----------------|
| 05/04/2021 | NSF Payment Charge - NSF Payment Charge | 0.000% | \$20.00 | \$0.00 | \$20.00 |
| 06/02/2021 | NSF Payment Charge - NSF Payment Charge | 0.000% | \$20.00 | \$0.00 | \$20.00 |
| 11/22/2021 | Notice of Intent | 0.000% | \$95.00 | \$0.00 | \$95.00 |
| | | | | | \$135.00 |

Property List

| |
|--------------------------|
| 118 Fargo Ave, NY, 14201 |
|--------------------------|

Itemization of Other Fees

| Description | Amount |
|-------------|--------|
| | |

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FCI Lender Services, Inc. ("FCI") is committed to professional and courteous service to our customers. If you have any questions or concerns, please call our Customer Service Department during our regular business hours at (800) 931-2424 ext. 651, Mon - Fri, 8:00 a.m. - 5:00 p.m., PT.

ALL CONSUMERS: NOTICES OF ERROR AND REQUESTS FOR INFORMATION: If you believe that there is an error in your account and you would like to submit a notice of error to FCI to resolve the error (Notice of Error); and/or, if you want to submit to FCI a request for documentation or information regarding your mortgage loan account (Information Request), **you must mail your Notice of Error and/or Information Request to the following exclusive address: FCI Lender Services, Inc. - Attn: Consumer Requests, P.O. Box 28960, Anaheim, CA 92809.** We do not accept a Notice of Error or Information Request sent to any other address or submitted to FCI by telephone, fax, or in any other manner, although you can call us if you have any questions about the Notice of Error and/or Information Request process. Your Notice of Error and/or Information Request should include the name of the borrower(s), the mortgage loan account number, and a description of the asserted error and/or the specific information and documentation requested.

COLORADO CONSUMERS ONLY: FCI Lender Services, Inc.'s agent in Colorado is located at 1776 S. Jackson Street #900, Denver, CO 80210-3808; PH: (720) 441-0010 option #1.

MASSACHUSETTS CONSUMERS ONLY: NOTICE OF IMPORTANT RIGHTS

MASSACHUSETTS CONSUMERS ONLY: NOTICE OF IMPORTANT RIGHTS
YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

NEW YORK CONSUMERS ONLY: FCI Lender Services, Inc. ("FCI") is registered with the Superintendent of the New York State Department of Financial Services (NMLS #4920). You may obtain information about how to file a complaint about FCI with the New York State Department of Financial Services, by visiting the Department's website at www.dfs.ny.gov or by calling the Department at 800-342-3736.

OREGON CONSUMERS ONLY: Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer by calling 800-931-2424 ext. 651 or sending an email to customerservice@myfci.com. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

PENNSYLVANIA CONSUMERS ONLY: The lender retains a security interest in your residential real estate whenever the security interest has not been released.

TEXAS CONSUMERS ONLY: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT NOTICE: IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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| <small>PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS. FOLD AT DOTTED LINE.</small> | |
| CERTIFIED MAIL® | |
|  | |
| 7020 3160 0000 7405 3150 7020 3160 0000 7405 3150 | |
| PS Form 3811, July 2020 PSN 7530-02-000-9053 | |
|  U.S. Postal Service™ CERTIFIED MAIL® RECEIPT Domestic Mail Only | |
| <small>For delivery information, visit our website at www.usps.com.</small> | |
| OFFICIAL USE ONLY | |
| <small>Certified Mail Fee</small> | |
| <small>\$</small> | |
| <small>Extra Services & Fees (check box, and fee as appropriate)</small> | |
| <small><input type="checkbox"/> Return Receipt (Handcopy) \$ _____</small> | |
| <small><input type="checkbox"/> Return Receipt (Electronic) \$ _____</small> | |
| <small><input type="checkbox"/> Certified Mail Restricted Delivery \$ _____</small> | |
| <small><input type="checkbox"/> Adult Signature Required \$ _____</small> | |
| <small><input type="checkbox"/> Adult Signature Restricted Delivery \$ _____</small> | |
| <small>Postage \$ _____</small> | |
| <small>Total Postage and Fees \$ _____</small> | |
| <small>Sent To WNY</small> | |
| <small>Street and Apt. No. or PO Box No. 118 Fargo</small> | |
| <small>City, State Buffalo, NY 14201</small> | |
| <small>PS Form 3800, April 2015, PSN 7530-02-000-9047</small> | |
| <small>See Reverse for Instructions</small> | |

| SENDER: COMPLETE THIS SECTION | | |
|---|--|--|
| COMPLETE THIS SECTION ON DELIVERY | | |
| A. Signature | | |
| <input checked="" type="checkbox"/> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee | | |
| B. Received by (Printed Name) | | |
| C. Date of Delivery | | |
| 1. Article Addressed to: | | |
| WNY Pro Home Improvements, LLC Michael Thompsett 118 Fargo Ave Buffalo, NY 14201 | | |
| 2. Article Number | | |
| 9590 9402 6594 1028 6539 51 | | |
| 3. Service Type | | |
| <input type="checkbox"/> Adult Signature <input type="checkbox"/> Adult Signature Restricted Delivery <input checked="" type="checkbox"/> Certified Mail® <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Delivery Restricted Delivery <input type="checkbox"/> Restricted Delivery | | |
| D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No | | |

FCI Lender Services, Inc.
 P.O. Box 27370
 Anaheim Hills ♦ California 92809-0112

WNY Pro Home Improvements, LLC
 Michael Thompsett
 118 Fargo Ave
 Buffalo, NY 14201
 Certified Mail 7020 3160 0000 7405 3150